

Checklist for People Considering a Medicare Advantage Plan

Choosing a Medicare Advantage Plan is an important decision and requires careful consideration. Here are some questions to consider before you decide to enroll:

- ☐ **1- Which providers/facilities do you use?**
 - How important is it for you to continue with them?
 - Do they participate in any Medicare Advantage plan networks?
 - If you are enrolled in a Medicaid Managed Care Organization (MCO), do your providers accept both your MCO and the Medicare Advantage plan?
- ☐ **2 - What medications do you take?**
 - Are all of your prescriptions covered by the Medicare Advantage plan?
 - Which Medicare Advantage plans offer your drugs at the lowest cost with the least restrictions?
 - Is your pharmacy part of the plan's network? Or do you care if you have to change pharmacies?
 - Compare plans at www.medicare.gov
- ☐ **3 - Do you want your care choices directed?**
 - Does the plan require you go through a primary care physician?
 - Does the plan require you to obtain referrals to see a specialist?
 - Does the plan require you to get prior authorization for some services? If so, what services?
- ☐ **4 - Do you travel outside your county or state?**
 - How often and for how long?
 - Will you be able to access the care you need if you travel outside your county or state? (Most plans only provide emergency or urgent care coverage)
- ☐ **5 - What are your out-of-pocket costs with the Medicare Advantage plan?**
 - Would paying the cost shares (copays, coinsurance, etc.) cause you financial difficulty?
 - Did you compare the maximum out-of-pocket cost to the annual cost of a Medicare supplement?
 - Does the potential responsibility of meeting the plan maximum out-of-pocket concern you?
- ☐ **6 - How important are any of the extra benefits provided by the Medicare Advantage plan? (e.g., dental, vision, health club membership, etc.)**
- ☐ **7 - Do you know your options if you want to switch to Original Medicare?**
 - Do you understand when you can switch?
 - Will you have a guaranteed right to purchase a Medicare supplement?
- ☐ **8 - Do you have access to other coverage?**
 - A Medicare Supplement plan will not pay when you are enrolled in a Medicare Advantage plan
 - What about employer/Military/VA/other insurance?
- ☐ **9 - Do you qualify for payment assistance? (You can contact SHIIP/SMP to see if you qualify.)**
 - Medicare Savings Program helps pay Part B premium and/or deductibles, copayments and coinsurance for Original Medicare and Medicare Advantage plans.
 - Part D Low Income Subsidy helps with Part D premium, deductible and copayments and coinsurance.